

(Official Form 1) (12/02)

FORM B1 United States Bankruptcy Court Northern District of Illinois		Voluntary Petition							
Name of Debtor (if individual, enter Last, First, Middle): Fronda, Evangeline C.	Name of Joint Debtor (Spouse) (Last, First, Middle): Fronda, Gerardo P.								
All Other Names used by the Debtor in the last 6 years (include married, maiden, and trade names):	All Other Names used by the Joint Debtor in the last 6 years (include married, maiden, and trade names): <i>Chapter 13W/Plan</i>								
Soc. Sec./Tax I.D. No. (if more than one, state all): xxx-xx-7596	Soc. Sec./Tax I.D. No. (if more than one, state all): xxx-xx-2904								
Street Address of Debtor (No. & Street, City, State & Zip Code): 739 Forest Glen Lane Oak Brook, IL 60523	Street Address of Joint Debtor (No. & Street, City, State & Zip Code): Same								
County of Residence or of the Principal Place of Business: DuPage	County of Residence or of the Principal Place of Business: Same								
Mailing Address of Debtor (if different from street address):	Mailing Address of Joint Debtor (if different from street address):								
Location of Principal Assets of Business Debtor (if different from street address above):									
Information Regarding the Debtor (Check the Applicable Boxes)									
Venue (Check any applicable box) <p><input checked="" type="checkbox"/> Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.</p> <p><input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.</p>									
Type of Debtor (Check all boxes that apply) <p><input checked="" type="checkbox"/> Individual(s) <input type="checkbox"/> Railroad</p> <p><input type="checkbox"/> Corporation <input type="checkbox"/> Stockbroker</p> <p><input type="checkbox"/> Partnership <input type="checkbox"/> Commodity Broker</p> <p><input type="checkbox"/> Other _____ <input type="checkbox"/> Clearing Bank</p>		Chapter or Section of Bankruptcy Code Under Which the Petition is Filed (Check one box) <p><input type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 11 <input checked="" type="checkbox"/> Chapter 13</p> <p><input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 12</p> <p><input type="checkbox"/> Sec. 304 - Case ancillary to foreign proceeding</p>							
Nature of Debts (Check one box) <p><input checked="" type="checkbox"/> Consumer/Non-Business <input type="checkbox"/> Business</p>		Filing Fee (Check one box) <p><input checked="" type="checkbox"/> Full Filing Fee attached</p> <p><input type="checkbox"/> Filing Fee to be paid in installments (Applicable to individuals only) Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form No. 3.</p>							
Chapter 11 Small Business (Check all boxes that apply) <p><input type="checkbox"/> Debtor is a small business as defined in 11 U.S.C. § 101</p> <p><input type="checkbox"/> Debtor is and elects to be considered a small business under 11 U.S.C. § 1121(e) (Optional)</p>									
Statistical/Administrative Information (Estimates only) <p><input checked="" type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors</p> <p><input type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses are paid, no funds available for distribution to unsecured creditors.</p>									
<table border="0"> <tr> <td>Estimated Number of Creditors</td> <td>1-15 <input checked="" type="checkbox"/></td> <td>16-49 <input type="checkbox"/></td> <td>50-99 <input type="checkbox"/></td> <td>100-199 <input type="checkbox"/></td> <td>200-999 <input type="checkbox"/></td> </tr> </table>			Estimated Number of Creditors	1-15 <input checked="" type="checkbox"/>	16-49 <input type="checkbox"/>	50-99 <input type="checkbox"/>	100-199 <input type="checkbox"/>	200-999 <input type="checkbox"/>	
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<table border="0"> <tr> <td>Estimated Assets</td> <td>\$0 to \$50,000 <input type="checkbox"/></td> <td>\$50,001 to \$100,000 <input checked="" type="checkbox"/></td> <td>\$100,001 to \$500,000 <input type="checkbox"/></td> <td>\$500,001 to \$1 million <input type="checkbox"/></td> <td>\$1,000,001 to \$10 million <input type="checkbox"/></td> <td>\$10,000,001 to \$50 million <input type="checkbox"/></td> </tr> </table>			Estimated Assets	\$0 to \$50,000 <input type="checkbox"/>	\$50,001 to \$100,000 <input checked="" type="checkbox"/>	\$100,001 to \$500,000 <input type="checkbox"/>	\$500,001 to \$1 million <input type="checkbox"/>	\$1,000,001 to \$10 million <input type="checkbox"/>	\$10,000,001 to \$50 million <input type="checkbox"/>
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U.S. Bankruptcy Court
Northern District Of Illinois

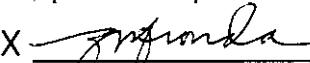
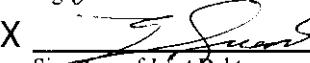
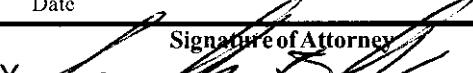
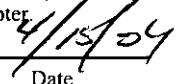
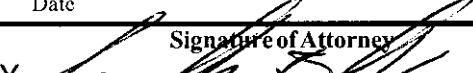
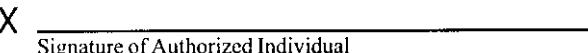
Filed: 04/16/2004
 Time: 15:48:51
 Debtor: EVANGELINE C FRONDA Fee : 194
 Case: 04-15242 Rec. #: 3075661
 Chapter: 13 Judge: John Squires
 Judge: John Squires
 341 mtg: 05/19/2004 @ 11:30AM
 ConfHrg: 06/11/2004 @ 11:30AM
 Trustee: GLENN STEARNS



1:04BK15242-BK001

(Official Form 1) (12/02)

FORM B1, Page 2

Voluntary Petition <i>(This page must be completed and filed in every case)</i>		Name of Debtor(s): Fronda, Gerardo and Evangeline	
Prior Bankruptcy Case Filed Within Last 6 Years (If more than one, attach additional sheet)			
Location Where Filed:	Case Number:	Date Filed:	
Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor (If more than one, attach additional sheet)			
Name of Debtor:	Case Number:	Date Filed:	
District:	Relationship:	Judge:	
Signatures			
Signature(s) of Debtor(s) (Individual/Joint) I declare under penalty of perjury that the information provided in this petition is true and correct. [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.			
<input checked="" type="checkbox"/>  Signature of Debtor		Exhibit A (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11) <input type="checkbox"/> Exhibit A is attached and made a part of this petition.	
<input checked="" type="checkbox"/>  Signature of Joint Debtor		Exhibit B (To be completed if debtor is an individual whose debts are primarily consumer debts) I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter.	
 Signature of Attorney for Debtor(s)		 Signature of Attorney for Debtor(s) Date	
Telephone Number (If not represented by attorney) _____ Date _____			
Signature of Attorney  Signature of Attorney for Debtor(s) William D. Cherny Printed Name of Attorney for Debtor(s)			
Firm Name The Chawla Group, Ltd. Address 15 Spinning Wheel Rd., #126 _____ Hinsdale, IL 60521 Telephone Number (630) 325-5557 Date			
Signature of Debtor (Corporation/Partnership) I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor. The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.			
<input checked="" type="checkbox"/>  Signature of Authorized Individual _____ Printed Name of Authorized Individual _____ Title of Authorized Individual _____ Date			
<input checked="" type="checkbox"/>  Signature of Bankruptcy Petition Preparer _____ Date			
A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.			

FORM B6A
(6/90)

In re Fronda, Evangeline and Gerardo,
Debtor

Case No. _____
(If known)

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a co-tenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
739 Forest Glen Ln Oak Brook, IL 60523	Owner	J	350,000	268,721
Total ►				

(Report also on Summary of Schedules.)

FORM B6B
(10/89)

In re Fronda, Evangeline and Gerardo,
Debtor

Case No. _____
(If known)

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property."

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand.				
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	X	Bank One - Checking/Savings Charter One - Checking LaSalle Bank - Checking	J	5,000 50 200
3. Security deposits with public utilities, telephone companies, landlords, and others.				
4. Household goods and furnishings, including audio, video, and computer equipment.			J	2,000
5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles.			J	500
6. Wearing apparel.			J	1,000
7. Furs and jewelry.		Jewelry	J	1,000
8. Firearms and sports, photographic, and other hobby equipment.			J	300
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.				
10. Annuities. Itemize and name each issuer.		Cook County Employees' Annuity and Benefit Fund	J	118,716

FORM B6B-Cont.
(10/89)

In re Fronda, Evangeline and Gerardo,
Debtor

Case No. _____
(If known)

SCHEDULE B - PERSONAL PROPERTY
(Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
11. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize.	X			
12. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
13. Interests in partnerships or joint ventures. Itemize.	X			
14. Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
15. Accounts receivable.	X			
16. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
17. Other liquidated debts owing debtor including tax refunds. Give particulars.	X			
18. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	X			
19. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
20. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
21. Patents, copyrights, and other intellectual property. Give particulars.	X			
22. Licenses, franchises, and other general intangibles. Give particulars.	X			

FORM B6B-cont.
(10/89)

In re Fronda, Evangeline and Gerardo,
Debtor

Case No. _____
(If known)

SCHEDULE B -PERSONAL PROPERTY
(Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUSBAND, WIFE, JOINT, OR COMMUNITY	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY, WITH- OUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	
23. Automobiles, trucks, trailers, and other vehicles and accessories.	X	1993 Dodge Grand Caravan 1996 Lexus ES 300	J	800	5,650
24. Boats, motors, and accessories.	X				
25. Aircraft and accessories.	X				
26. Office equipment, furnishings, and supplies.	X				
27. Machinery, fixtures, equipment, and supplies used in business.		Kiln	J	300	
28. Inventory.	X				
29. Animals.	X				
30. Crops - growing or harvested. Give particulars.	X				
31. Farming equipment and implements.	X				
32. Farm supplies, chemicals, and feed.	X				
33. Other personal property of any kind not already listed. Itemize.	X				
<u>continuation sheets attached</u>				Total ►	\$ 135,216

(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules.)

FORM B6C
(6/90)

In re Fronda, Evangeline and Gerardo,
Debtor

Case No. _____
(If known)

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemptions to which debtor is entitled under:

(Check one box)

11 U.S.C. § 522(b)(1): Exemptions provided in 11 U.S.C. § 522(d). **Note: These exemptions are available only in certain states.**

11 U.S.C. § 522(b)(2): Exemptions available under applicable nonbankruptcy federal laws, state or local law where the debtor's domicile has been located for the 180 days immediately preceding the filing of the petition, or for a longer portion of the 180-day period than in any other place, and the debtor's interest as a tenant by the entirety or joint tenant to the extent the interest is exempt from process under applicable nonbankruptcy law.

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT MARKET VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTION
739 Forest Glen Ln Oak Brook, IL 60523	735 ILCS 5/12-901	\$15,000	\$360,000
Personal Property	735 ILCS 5/12-1001(b)	\$4,000	\$16,500
Wearing Apparel	735 ILCS 5/12-1001(a)	\$1,000	\$1,000
Cook County Employees' Annuity and Benefit Fund	735 ILCS 5/12-1006	\$118,716	\$118,716
Automobiles	735 ILCS 5/12-1001(c)	\$6,450	4,800

FORM B6D
(6/90)

In re Fronda, Evangeline and Gerardo,
Debtor

Case No. _____
(If known)

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and account number, if any, of all entities holding claims secured by property of the debtor as of the date of filing of the petition. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests. List creditors in alphabetical order to the extent practicable. If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND MARKET VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCOUNT NO. 0431146794 Homecomings Financial P.O. Box 890036 Dallas, TX 75389	J	Residential Mortgage Residence VALUE \$ 360,000				268,724.00	
ACCOUNT NO. 1440045 PRA III c/o Blatt, Hasenmiller, Liebsker & Moore, LLC 2 North LaSalle St., Ste 900 Chicago, IL 60602		Judgment Lien - 03/18/04 Residence VALUE \$ 360,000				34,102.38	
ACCOUNT NO.							
		VALUE \$					
ACCOUNT NO. 1051205 Calvary SPV I, LLC c/o Kevin M. Kelly, P.c. 10 E. 22nd St., Suite 216 Lombard, IL 60148	J	Judgment Lien - 12/3/02 Residence VALUE \$ 360,000				6,809.09	

continuation sheets attached

Subtotal ► (Total of this page)	\$
Total ► (Use only on last page)	\$ 309,635.47

(Report total also on Summary of Schedules)

In re Fronda, Evangeline and Gerardo
Debtor

Case No. _____
(if known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name and mailing address, including zip code, and account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether husband, wife, both of them or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotal" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Repeat this total also on the Summary of Schedules.

Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

Extensions of credit in an involuntary case

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(2).

Wages, salaries, and commissions

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$4,650* per person earned within 90 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(3).

Contributions to employee benefit plans

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

Certain farmers and fishermen

Claims of certain farmers and fishermen, up to \$4,650* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(5).

Deposits by individuals

Claims of individuals up to \$2,100* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(6).

In re Fronda, Evangeline and Gerardo,
Debtor

Case No. _____
(if known)

Alimony, Maintenance, or Support

Claims of a spouse, former spouse, or child of the debtor for alimony, maintenance, or support, to the extent provided in 11 U.S.C. § 507(a)(7).

Taxes and Certain Other Debts Owed to Governmental Units

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

Commitments to Maintain the Capital of an Insured Depository Institution

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).

* Amounts are subject to adjustment on April 1, 2004, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

_____ continuation sheets attached

FORM B6E - Cont.
(10/89)

In re Fronda, Evangeline and Gerardo
Debtor

Case No. _____
(If known)

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS
(Continuation Sheet)

Taxes Owed to Governmental Units

TYPE OF PRIORITY

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	TOTAL AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY
ACCOUNT NO. xx-xx-xxx-706			1st Installment of 2002 Tax				2,929.93	2,929.93
DuPage County Collector P.O. Box 787 Wheaton, IL 60189-0787		W						
ACCOUNT NO.								
ACCOUNT NO.								
ACCOUNT NO.								
ACCOUNT NO.								
ACCOUNT NO.								

Sheet no. ____ of ____ sheets attached to Schedule of Creditors
Holding Priority Claims

Subtotal (Total of this page)	\$
Total (Report total also on Summary of Schedules)	\$ 4,929.93

(Use only on last page of the completed Schedule E.)
(Report total also on Summary of Schedules)

FORM B6F (Official Form 6F) (9/97)

In re Fronda, Evangeline and Gerardo,
Debtor

Case No. _____
(If known)

SCHEDULE F- CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and account number, if any, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community maybe liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTOR <small>HUSBAND, WIFE, JOINT, OR COMMUNITY</small>	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. <small>IF CLAIM IS SUBJECT TO SETOFF, SO STATE.</small>	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 31150009/012000 American Express Co. c/o James A. West., P.C. 3100 South Gessner, Suite 630 Houston, TX 77063	W	12/05/2001				5,751.93
ACCOUNT NO. 697078 Sherman Acquisition, L.P. P.O. Box 785058 Orlando, FL 32828-5058	H	12/11/2003				9,485.45
ACCOUNT NO. AB1 5447180135215135 LTD Financial Services, L.P. 7322 Southwest Freeway, Suite 1600 Houston, TX 77074	W	08/24/2001				3,476.21
ACCOUNT NO. 30013700592410 Retailers National Bank NBA c/o Meyer & Njus, P.A. Eleventh Floor, Suite 93 111 North State Street Chicago, IL 60602	W	01/21/2004				4,227.79
<u>continuation sheets attached</u>			Subtotal ►	\$ 22,941.38		
			Total ►	\$		
(Report also on Summary of Schedules)						

FORM B6F - Cont.
(10/89)

In re Fronda, Evangeline and Gerardo,
Debtor

Case No. _____
(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 6419827-NAGEZM		W	03/11/2004				388.40
Lord and Taylor c/o Risk Management Alternatives, Inc. 802 E. Martintown Rd., Suite 201 North Augusta, SC 29841		W	03/12/2001				467.53
ACCOUNT NO. 3372701		W	02/02/2002				650.52
Ameritech SBS Illinois c/o Diversified Adjustment Service, Inc. P.O. Box 32145 Evanston, IL 60204-2145		W	01/26/2004				186.69
ACCOUNT NO. 12593602		H	01/26/2004				136.01
NICOR Gas c/o NCO Financial Systems, Inc. P.O. Box 3759 Columbia, MD 21114		W	01/26/2004				
ACCOUNT NO. 007048738-02							
AFNI, Inc. PO Box 3427 Bloomington, IL 61702-3427							
ACCOUNT NO. 007048337-02							
AFNI, Inc. P.O. Box 3427 Bloomington, IL 61702-3427							

Sheet no. 2 of 2 sheets attached to Schedule of
Creditors Holding Unsecured Nonpriority Claims

Subtotal ►	\$ 1,829.15
(Total of this page)	
Total ►	\$
(Use only on last page of the completed Schedule E.)	
(Report total also on Summary of Schedules)	

FORM B6F - Cont.
(10/89)

In re Fronda, Evangeline and Gerardo,
Debtor

Case No. _____
(If known)

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCOUNT NO. 202-641-296			12/08/2003				
Shell Credit Card Center P.O. Box 9151 Des Moines, IA 50368-9151		W					594.95
ACCOUNT NO. 3752803			03/12/2004				
FDS Bank/Bloomingdales c/o FMS Inc. P.O. Box 707600 Tulsa, OK 74170-7600		W					645.03
ACCOUNT NO.							
ACCOUNT NO.							
ACCOUNT NO.							

Sheet no. ____ of ____ sheets attached to Schedule of
Creditors Holding Unsecured Nonpriority Claims

Subtotal ►	\$ 1,239.98
(Total of this page)	
Total ►	\$
(Use only on last page of the completed Schedule E.)	26,010.51
(Report total also on Summary of Schedules)	

FORM B6I
(6/90)

In re Fronda, Evangeline and Gerardo,
Debtor

Case No. _____
(if known)

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by a married debtor in a chapter 12 or 13 case whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.

Debtor's Marital Status: Married	DEPENDENTS OF DEBTOR AND SPOUSE		
	NAMES	AGE	RELATIONSHIP
Employment:		DEBTOR	
Occupation		SPOUSE	
Name of Employer		Physician	
How long employed		County of Cook	
Address of Employer		10 years	
		118 N. Clark St. Chicago, IL 60602	

Income: (Estimate of average monthly income)

Current monthly gross wages, salary, and commissions
(pro rate if not paid monthly.)
Estimated monthly overtime

DEBTOR	SPOUSE
\$ 0.00	\$ 13,711.58
\$ _____	\$ _____
\$ 0.00	\$ 13,711.58

SUBTOTAL

LESS PAYROLL DEDUCTIONS

- a. Payroll taxes and social security
- b. Insurance
- c. Union dues
- d. Other (Specify: Pension, Tax Pen, Def Comp, Parking)

\$ 0.00	\$ 4,809.00
\$ 0.00	\$ 17.33
\$ 0.00	\$ 0.00
\$ 0.00	\$ 2,489.00

SUBTOTAL OF PAYROLL DEDUCTIONS

\$ 0.00	\$ 5,015.33
----------------	--------------------

TOTAL NET MONTHLY TAKE HOME PAY

\$ 0.00	\$ 8,696.25
----------------	--------------------

Regular income from operation of business or profession or farm
(attach detailed statement)

\$ 0.00	\$ 0.00
---------	---------

Income from real property

\$ 0.00	\$ 0.00
---------	---------

Interest and dividends

\$ 0.00	\$ 0.00
---------	---------

Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above.

\$ 0.00	\$ 0.00
---------	---------

Social security or other government assistance

\$ 0.00	\$ 0.00
---------	---------

(Specify) _____

\$ 0.00	\$ 0.00
---------	---------

Pension or retirement income

\$ 0.00	\$ 0.00
---------	---------

Other monthly income

\$ 0.00	\$ 0.00
---------	---------

(Specify) _____

\$ 0.00	\$ 0.00
---------	---------

TOTAL MONTHLY INCOME

\$ 0.00	\$ 8,696.25
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TOTAL COMBINED MONTHLY INCOME \$ 8,696.25

(Report also on Summary of Schedules)

Describe any increase or decrease of more than 10% in any of the above categories anticipated to occur within the year following the filing of this document:

In re Fronda, Evangeline and Gerardo,
Debtor

Case No. _____
(if known)

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average monthly expenses of the debtor and the debtor's family. Pro rate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate.

Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

Rent or home mortgage payment (include lot rented for mobile home)	\$ <u>2,602.98</u>
Are real estate taxes included? Yes <u>✓</u> No _____	
Is property insurance included? Yes <u>✓</u> No _____	
Utilities Electricity and heating fuel	\$ <u>500.00</u>
Water and sewer	\$ <u>105.00</u>
Telephone	\$ <u>240.00</u>
Other <u>Property Assessment (\$22.00), Garbage pickup (\$37.00)</u>	\$ <u>59.00</u>
Home maintenance (repairs and upkeep)	\$ <u>250.00</u>
Food	\$ <u>1,035.00</u>
Clothing	\$ <u>300.00</u>
Laundry and dry cleaning	\$ <u>85.00</u>
Medical and dental expenses	\$ <u>210.00</u>
Transportation (not including car payments)	\$ <u>500.00</u>
Recreation, clubs and entertainment, newspapers, magazines, etc.	\$ <u>90.00</u>
Charitable contributions	\$ <u>40.00</u>
Insurance (not deducted from wages or included in home mortgage payments)	
Homeowner's or renter's	\$ <u>0.00</u>
Life	\$ <u>90.00</u>
Health	\$ <u>0.00</u>
Auto	\$ <u>101.00</u>
Other _____	\$ <u>0.00</u>
Taxes (not deducted from wages or included in home mortgage payments) (Specify)	\$ <u>0.00</u>
Installment payments: (In chapter 12 and 13 cases, do not list payments to be included in the plan)	
Auto	\$ <u>0.00</u>
Other <u>Dependent's School Tuition and Expenses</u>	\$ <u>616.00</u>
Other <u>Gifts</u>	\$ <u>15.00</u>
Alimony, maintenance, and support paid to others	\$ <u>0.00</u>
Payments for support of additional dependents not living at your home	\$ <u>0.00</u>
Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$ <u>0.00</u>
Other <u>Professional Fees & License (\$25.00), Continuing Education</u>	\$ <u>220.00</u>
TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules)	\$ <u>7,058.98</u>
[FOR CHAPTER 12 AND 13 DEBTORS ONLY]	
Provide the information requested below, including whether plan payments are to be made bi-weekly, monthly, annually, or at some other regular interval.	
A. Total projected monthly income	\$ <u>8,696.25</u>
B. Total projected monthly expenses	\$ <u>7058.98</u>
C. Excess income (A minus B)	\$ <u>1,637.27</u>
D. Total amount to be paid into plan each <u>Month</u> <u>(interval)</u>	\$ <u>1,637.27</u>